

Co-Operative Farm Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATTHEW S. DUDGEON.

THE "GOMBEEN MAN"



1—Where the Gombeen Man Flourishes Among the Rocks.
2—Paddy Gallagher calls the American farmer to the Gombeen Man Charged Him 144 Per Cent. Interest.

Dungloe, County Donegal, Ireland.—This is the old haunt—the habitat—of the "gombeen man." He is our American city "loan shark" transplanted with all his blood-sucking propensities and his starvation inducing qualities into rural Ireland. Here conditions are right for his activities. Where the need for money is greatest he prospers best. The poorer the country, the richer he grows. And poor enough this country certainly is. Wide, low-lying pastures stretch between great slopes of rising hillsides where the soil shows only between masses of outcropping rocks. No fields are there large enough to offer opportunity for work with horses even if plowing and cultivating were not made impossible by the huge half-buried rocks. Every enclosure demands fertilization as a condition precedent to production. Nature is stingy and hesitates to let go of any product of value to humans. Yet here and there is a cottage upon a barren hillside; around it we see children that are not starving nor insufficiently clothed.

"Gombeen Man" Passing.
Here was the haunt of the gombeen man. But as relative prosperity comes in he goes out. They tell us that co-operation has numbered the days of the gombeen man and that he is passing. As he formerly operated his business here he was the worst enemy to rural prosperity to be found upon the island. "The gombeen man" is worse than the non-resident landlord," says Paddy Gallagher of Dungloe, which is an extreme statement when made by one whose father and family have suffered cruelly from many evictions.

Seldom was the gombeen man admitted in the loan business. Frequently he was a trader or shop keeper. Generally he kept a public house. Often he was a dominating influence politically, and held some office. Invariably he was an economic scourge and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether ceased to exist but because co-operation seems to be developing a plan for rural credit which will eventually put him out of business.

Patrick Gallagher, Story.
Patrick Gallagher, now the manager of the local co-operative society, probably knows as much about the trials of the poor farmer in Ireland as any one. He was born in a little one-room farm cottage and was at nine years of age forced to leave home and hire himself out as a farm laborer receiving the wage of three pounds for six months' work. From these beginnings he has risen to be a rural financier in County Donegal and has raised the condition of the poor farmers from abject poverty to comparative comfort through his co-operative enterprises. Here is what Paddy Gallagher says of the gombeen man, speaking from his personal experiences and verifying much that he says from documents and account books.

"Here is one transaction of my own with the gombeen man. On the 28th of May, 1906, my father and I bought seven stone of flour and one hundred weight of Indian meal for \$1.00. My father paid for his \$4.25. I was put in a position to pay for mine until the 11th of July, 1906, forty-four days later. The gombeen man then presented me with a bill for \$5.31. I disputed his right to charge me \$1.00 interest on \$4.25 for only forty-four days and pointed out to him that my father bought the same goods on the same date for \$4.25. The gombeen man argued that my father paid \$4.50 and that he was only charging me eighty-one cents extra, or 144 per cent interest per annum. During the twenty years my father was bringing up his family, he paid interest at this rate.

"Here is a writ that was issued against a poor farmer. The amount is \$27.15, and here is the pass book which proves that \$18.25 of that is interest. You will also note that the gombeen man charges this customer \$3.37 for seven stone of flour; on the same date the co-operative society's price was \$2.25."

So the gombeen man was robbing

everybody as he tried to rob Paddy Gallagher and his friends.

An Old Man's Story.

The story that we get in Dungloe tallies with the account which Sir Horace Plunkett and his colleagues in Dublin gave us of the situation. But as scientific investigators we are anxious to get as much material from original sources as possible. So on Sunday afternoon "it is us" for a jaunting car and a ride into the country in search of fundamental facts. We hear of a patriarchal citizen five miles out who they say is as honest as the day is long. We find Donald O'Boyle (otherwise, Shane O'Boyle) in a habitation which from outward appearances hardly merits the name of cottage. But when warm-hearted Irish hospitality invites us inside we find a neat, clean, comfortable place, that is indeed home to the family which has been for generations the tenants of a line of non-evicting landlords. Shane O'Boyle, with his son, his daughter-in-law, and some shy, blue-eyed little grandchildren, welcomes us warmly. The mother is feeding the children mashed potatoes and milk from a bowl (about all many Irish children get to eat). To them this is much more interesting than a discussion of the gombeen man.

Yes, and his father knew well the gombeen man. "We'd buy of the trader but we'd not know the price at all," he said. "It would do us no good. We'd have to pay in the end what he'd asked us anyway when he had the money. I was hard to get round here mostly had to go over and work in the Scottish harvest to get any at all. When we had the money we would ask what we owed and the trader would tell us what it was. We never knew what the items were. We were soon dazed to see. He would say, 'How dare you dispute my books?' And it's more than one poor man I've seen kicked out for asking a civil question. But everybody says they charged the highest price the market would bear. The time it was bought until we paid for it and I guess that's the truth, and of course the added interest, though I don't know how much. And so of course, we paid though we never knew much about it. They let us get meal or anything else on credit without money for they knew it meant more to them in a high price besides interest. Things are different now; they're a lot better."

Co-operative Credit Conquering.

Things are different in Ireland now. The farmers themselves are driving out the gombeen man. Co-operative credit associations have changed all this. As that eminent Irishman, Sir Horace Plunkett, says in his book on Ireland in the New Century: "The exact purpose of these organizations is to create credit as a means of introducing capital into the agricultural industry. They perform the apparent miracle of giving solvency to a community composed almost entirely of insolvent individuals."

Paddy Gallagher in telling us how the association operates here in Dungloe, says: "A credit society in Dungloe was organized and established in October, 1903, by the Irish Agricultural Organization society and has been regularly audited and inspected by that body ever since. Although we had at first only \$220 of working capital, we have now a reserve of \$25, 16s. The members are equally responsible for the success or failure of the society. Each man has one vote no matter how much or how little his investment in the concern is. They take such keen interest in it that during its nine years working there has not been an over due loan at the end of the year. The society is undoubtedly of great assistance to the people in the district. We want the time to come when every man can walk up the street in Dungloe and say he owes nothing."

Capitalizing Character.

These co-operative banks have, as it were, capitalized character. The early organizers of co-operative credit associations held, and experience has confirmed the opinion, that in the poorest communities there is a per-

fectly safe basis of security in the honesty and industry of its members. This security is not valuable in the ordinary commercial sense. The ordinary banker has no intimate knowledge of the character of those who apply for a loan. Neither has he any way of testing whether or not those who borrow "for productive purposes" actually apply the loan to such purposes. The borrower must bring two sureties, who like the borrower himself, must be men of approved character and capacity. The character of these three men is the sole basis of credit.

These rules provide—and this is the characteristic feature of the system—that a loan shall be made for a "productive purpose" only. That is, the borrowed money must be used for a purpose which, in the judgment of the committee, will enable the borrower to repay the loan out of the results of the use made of the money. The farmer buys a sow to raise pigs; he must have fertilizers; he needs a high-grown seed; he wants to build better shelter for his cow—all these are productive purposes. In one case money to send the borrower's boy to school for eight months so as to increase his earning capacity was considered a productive purpose. When a loan, as it proved to be when the boy himself repaid the loan. The rules of the co-operative society provide for the expulsion of a member who does not apply the money to the agreed purpose. It is said, however, to the credit of the Irish members of these societies, that there has never been the necessity of putting this rule in force in a single instance anywhere throughout the entire island. Social and moral influences seem to be quite sufficient to secure obedience to the rules and regulations of the society.

Co-operative Credit Is Good.

There are other advantages. The regular bank is generally miles away. It costs money for the borrower to go and take his sureties, paying car fare, meals and maybe drink, while the co-operative association is right at hand. The bank will loan for only 90 days, while the co-operative society will make it up to a year. And a 90-day loan gives the farmer no chance to realize on assets or to forfeit or stock on the money borrowed. But here in the local credit bank if a man is honest he can get the loan he needs. He must bring two sureties, but co-operation breeds and develops neighborly helpfulness and they say no honest man ever fails because he can get no sureties.

Neither the association nor its members have any considerable capital. When they organize they begin by borrowing a sum of money on the joint and several liability of the members. Deposits are received from both members and non-members. The society usually borrows at four or five per cent, and lends at five or six per cent. In some cases government funds have been loaned to them at three per cent, thus enabling them to make a very low loan to their members. The expense of administration is almost nothing.

Lesson for Rural America.

It is such societies as these that are putting the gombeen man out of business in Ireland. We have in rural America gombeen men. They are not so called, but American loan sharks and credit men are first cousins to the Irish gombeen men.

The question we Americans are trying to answer is this: Have Irish rural credit methods a lesson for the rural sections in our own land? Can our loan shark, whether in city or country, be fought and conquered by similar American co-operative societies? There are hundreds of poor farmers who must ask credit either of merchants and dealers or must secure loans from some source. Most of them get credit of the local merchant. It is, of course, well recognized that if a dealer who extends credit not only charges interest but charges a higher price than when he gets cash payment.

Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or a year instead of for 90 days? Why cannot he capitalize his character as does the Irishman? In some states there are under existing laws plenty of small joint stock banks throughout the smaller towns and villages which are accessible. The directors and officers know the farmer's needs. They are so intimately acquainted with those who might become borrowers that they could do as the Irish credit banks do and arrange for capitalizing character. But they don't do it.

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Fast Traveling 100 Years Ago.

One hundred years ago the citizens of Philadelphia, New York, Boston and intervening points were acclaiming the progress of the times, with particular reference to the speed with which President Madison's message to congress had been carried to the various states. The message was delivered on December 7, and by December 15 its contents were known to persons living as far distant as Vermont. Under the caption of "Swift Traveling" a newspaper of the time commented as follows: "The express who brought the president's message to this city left Washington 20 minutes after the noon hour, left Baltimore 45 minutes after 2 p. m., arrived Philadelphia 10 minutes before midnight. Thus, it will be seen, that from Washington to Philadelphia, a distance of 150 miles, he traveled at the rate of more than 12 miles an hour, considering the badness of the roads. It is nearly equal to anything ever performed in this country."

New Basis of Rating.

At a dinner in Denver, the conversation had turned to a suit for breach of promise which a youthful actress had brought against a prominent legislator. "Sometimes," said a judge who was at the table, "suits of this sort are brought for advertising purposes. In my younger days a chorus girl came and asked me to bring her a \$250,000 breach of promise suit for her against a banker.

"How much," I asked her, 'is this banker worth?'

"She smiled brightly.

"Oh, I think he's worth at least fifty columns and two dozen photographs."—New York Evening Post.

the country for the enrichment of their

conquerors. In 1622, three years after

Cortez first landed on Mexican soil,

the conquest was complete, and Cortez

was appointed as the first governor of

New Spain, as Mexico was originally

called. He was soon replaced, and in

1538 New Spain was made a viceroyalty,

including all the Spanish possessions

in north and central America. Sixty-two viceroys successively gov-

erned Mexico, the last being O'Donoghue,

who withdrew in 1821, when Mexico

became free and independent.

For Handy Boys and Girls to Make and Do

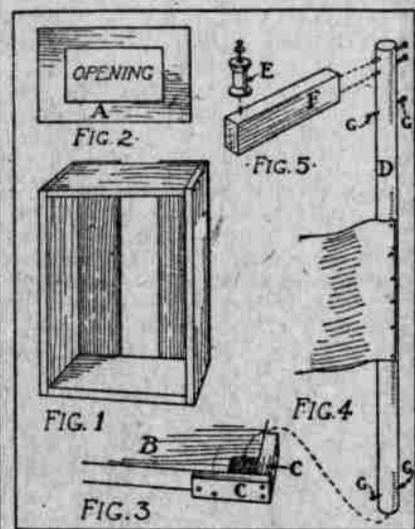
(Copyright by A. Neely Hall)

By A. NEELY HALL.

A HOME MOVING PICTURE SHOW.

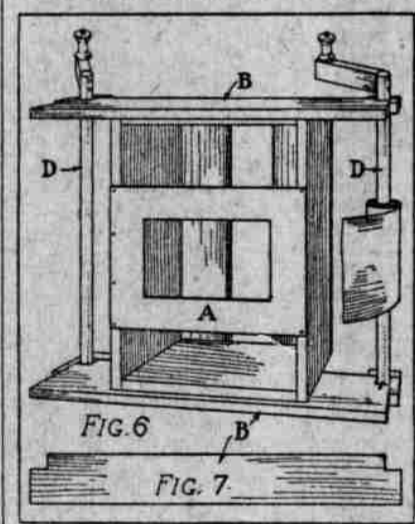
The fun of the little moving picture show commences the minute you begin work upon it, and it is long before you want it to be because there are always new pictures to plan and make. The very first thing to prepare is the support for the "picture screen," for which you will need a box, most any kind of a grocery box will do, approximately 12 inches wide and 2 feet long. Remove the bottom boards of the box (Fig. 1) for a doorway. Then cut a piece of cardboard long enough to reach across the top of the box from side to side (A, Fig. 2). Cut an oblong opening in its center as shown and tack to the box edges in the position shown in Fig. 3.

The upper and lower boards B support the picture rollers D. Make them about 12 inches longer than the width of the box, and with a saw cut a 1-inch square notch in opposite corners, as shown in Figs. 3 and 7. These notches form pockets for the picture-roller ends to set in, and the strips C (Fig. 5), nailed to the edges of boards B, hold the rollers in the notches. Nail boards B to the two ends of the box with the front edges projecting about



an inch beyond the front edges of the box, and with the pair of roller pockets in the upper board directly over the pair in the lower board. Broom-handles, curtain-poles, or any other wooden sticks that you can find are needed for the rollers D. Cut them of the right length so their tops will stick several inches above the top board B when they are placed in their pockets (Fig. 4). A diagram of a roller is shown in Fig. 4, and a detail of the crank for turning it is shown in Fig. 5. For the crank (Fig. 5) fasten a thread spool (E) to the end of a short stick (F), and then nail the upper end of the roller to the end of the stick. The nails G (Fig. 4) are driven into the roller, after the roller ends have been slipped into their pockets. To these strips the rollers are fastened by slipping up or down (Fig. 6).

The picture strips are made of white cloth and are cut about an inch wider than the oblong opening in the piece of cardboard. To these strips the pictures are pasted. Enough of the strips should be sewed end to end



make a continuous strip at least 20 feet in length.

Select your pictures from newspapers and magazines. Color them with crayons or water-colors, and arrange upon the cloth strip in some interesting order. Fasten them with flour paste. Tack each end of the picture strip to a picture roller, passing the cloth over the front of the opening in the piece of cardboard A.

To complete the work, there remains only the assembling of the framework so the audience cannot see you operating the roller cranks. This is done with cloth. Get a piece large enough to reach from upper board B to lower board B, and from end to end, and tack it to the two edges of these boards, stretching it tightly. Then cut an opening in the center exactly in front of the opening in the piece of cardboard A. A board nailed across the top of the framework will conceal the cranks. Reel the pictures from one roller on to the other, then back again, by turning first one crank, and then the other. A light placed inside of the box, through the doorway, will illuminate the pictures from the back.

"Agnes" Still Lives.

It is not generally known that the

original from whom Dickens drew his

inspiration for Agnes in "David Copper-

field" is still living. In a flat just

off the Cromwell road, in a delightful

early Victorian atmosphere that is the

real thing and not achieved by a firm

of skillful decorators, lives Miss Geo-

gina Hogarth. One can trace in this

gracious old lady the charm that at-

tracted Dickens, for Mrs. Hogarth passes

the rare gift of growing old gracefully.—London Daily Sketch

Most twice as many trains are handled

each day at the South station as at the

Grand Central, but the number of cars

per train is greater at the latter.

In spite of this tremendous traffic,

says the Engineering News, the passenger

facilities of the Grand Central are far

from taxed.

There are now licensed in England

320,119 motor vehicles. These are

made up of 175,247 motor cars, 132,

245 motorcycles and 12,627 heavy

motor vehicles.

By DOROTHY PERKINS.

AN IMPRESSION SCRAP-BOOK.

A pretty and simple way to preserve the memories of summer leaves and flowers is by taking impressions of them on paper, and then pasting the pieces of paper on pages of a blank book. A book containing such



impressions might appropriately be called a memory scrap-book.

All the materials necessary for making leaf impressions are several sheets of white paper—common note paper will do nicely—a tin of china plate, a piece of cotton rolled up into a ball and covered with a piece of silk or soft cotton cloth, and about half a teaspoonful of printer's ink, or half a teaspoonful of black shoe-polish mixed with a quarter of that quantity of lard.

Spread a little of the printer's ink or shoe-paste mixture upon the china plate or tin plate. Then taking the little ball of cotton which you have covered with silk or cotton cloth, pat over the surface of the plate until the ink or shoe-paste mixture is spread evenly over the center. All is then ready for making the impressions.

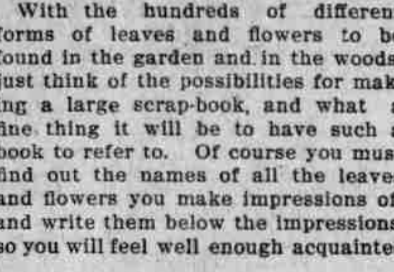
Place the lower side of a leaf, the side on which the veins are most prominent, upon the inked surface of the plate. Then lay a blotter, or piece of heavy paper, over the leaf, and press down upon every part to bring the leaf into perfect contact with the inked plate. If you have a small photograph mounting roller, you can get good results by using that to roll down the leaf. After pressing down or rolling down the leaf, remove it carefully, and place the blackened surface on a sheet of white paper and press down as before. Then remove



the leaf, being careful in doing so to lift it without sliding sideways, in order not to blur the impressions. You will find a very pretty picture of the leaf impressed upon the paper, with the delicate veins shown extending in all directions, each accurately located, making a much more correct copy of the leaf than you could possibly draw.

Impressions of flowers are more difficult to make than those of leaves, because flowers are more delicate to handle; yet there are many kinds of which splendid impressions can be made.

By using printer's ink of different colors, or coloring the shoe-paste mixture with oil colors, very pretty combinations can be obtained. A little later, when the possibilities for making a large scrap-book, and what a fine thing it will be to have such a book to refer to. Of course you must find out the names of all the leaves and flowers you make impressions of, and write them below the impressions, so you will feel well enough acquainted



with them next time you see them to call them by name.

Besides making a memory scrap-book, another novel idea that you girls can try is that of decorating your letter paper with impressions of dainty ferns and grasses. This will make your paper different from that of your girl friends. If you want to have your monogram on your paper, in addition to the leaf impression, cut your initials in the leaf with a pen-knife. Then when you make the impression, you will find your initials outlined in white.



easy to make, and at the same time it is very decorative and pretty.

It represents an artist's palette, and for the foundation a "palette" must be cut out in stiff cardboard.

This card covered with cream-colored art linen, the material being turned over at the edges and fastened on at the back with a strong adhesive.

On the material in front, dabs and splashes of paint are imitated with stitches of various colored silks, and

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MME. MERRI'S ADVICE

TWO SUGGESTIONS FOR APPROPRIATE ENTERTAINMENTS.

February Birthday Party May Be Made One of the Most Pleasant Occasions for Young People—Bazar Booth.

So many notable people have birthday parties this month and if you have a friend for whom you wish to celebrate, I wonder if Mary Mason Wright will object to my telling you about the affair she described once upon a time? It seems that not only the honored guest but all the people asked rejoiced in birthday parties this month, so the invitations bore the zodiacal sign and the flowers were carnations, which one list says belong to February.

When all had arrived they were handed little booklets with stiff covers decorated with the zodiacal sign, and tied together with scarlet ribbon. The following inscription was found on the first leaf of the book: "Fortunate are you if this is your birth-month. You too may awake some morning to find yourself famous. Guess how wise you are already by guessing correctly the names of six celebrated authors, six celebrated musicians, six celebrated statesmen and six others, not classified, born in February. These names are suggested by objects, words and through music. Write the names down in the booklet as they are suggested to you, each class on a page by itself, as indicated by the name at the top."

The authors represented were Dickens, Longfellow, Lowell, Ruskin, Hugo and Lamb; the musicians, Mendelssohn, Handel, Paganini, Victor Herbert, Sembrich and Ole Bull; the statesmen, President Lincoln, President Washington, President William Henry Harrison, President Fillmore, General Sherman and Horace Greeley; the plants were Daniel Boone, Sir Henry Irving, Edison, Darwin, Evangelist Moody and Eliza Follen; the painter, the picture of an English inn with these words below, "Born February 7, 100 years ago," suggested Dickens; Lamb was represented by a toy lamb on the mantelpiece; a pretty landscape picture with the words below, "By a Modern Painter," suggested Ruskin; "A little Indian doll suggested Longfellow, and a letter L tacked to the floor, Lowell. A wedding march played on the piano made the guests think of Mendelssohn; a violin with one string, Paganini, since he was the violinist that was noted for playing with only one string. A picture of the Messiah suggested Handel, and selections from "The Wizard of the Nile," played by the hostess, spelled Victor Herbert; "Marching Through Georgia" recalled General Sherman. A copy of the New York Tribune represented Horace Greeley. A picture of colonial times, decorated with flags, suggested Washington, and a photograph, Edison.

Suggestions for a Bazar Booth.

A booth that attracted much attention at a recent bazar was built and ornamented at very little expense. The background was a pink lattice work made from strips of pink crepe paper. Over this trellis there were masses of autumn leaves which had been cut out of crepe tissue paper and pinned to the pink lattice work. The effect was lovely. The roof or top of the booth was made of closely stretched strips of pink crepe paper. This scheme could be worked out in daisies, holly and the gorgeous pansy blossoms. It takes time to cut the designs, but the redeeming feature is the slight cost with such pleasing results.

MME. MERRI.

Your Corsage Bouquet.

The fashionable corsage rose now has leaves of dead black velvet, a line of vivid green being visible just at the edge of each leaf.

These black leaves throw the col-

or of the rose into strong, rich relief and make it an important color-note of the costume.

There is a deal of skill and some coquetry in the placing of a